WHAT IS CLAIMED IS:

- 1. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
- a body formed of a flexible material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder; and a closure means attached to said body and extending about said opening, said closure means being operative to reduce a size of said opening.
- 2. The protective device according to claim 1 wherein said body is formed of a fabric material.
 - 3. The protective device according to claim 2 wherein said fabric material is a terry cloth material.

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- 4. The protective device according to claim 1 wherein said body is sized to cover an upper end of a ladder side rail.
- 5. The protective device according to claim 4 wherein said body is sized to cover an upper end of a ladder side rail having a ladder cover thereon.
 - 6. The protective device according to claim 1 wherein said body is sized to cover an upper end of a step ladder.
- 7. The protective device according to claim 1 wherein said body is reversible.
 - 8. The protective device according to claim 1 wherein said closure means is attached to said body by a fastening means.

- 9. The protective device according to claim 8 wherein said fastening means is stitching.
- 10. The protective device according to claim 8 wherein said fastening means is a hot 5 melt fabric glue.
 - 11. The protective device according to claim 1 wherein said closure means is an elastic band.
- 10 12. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
 - a flexible body formed of a fabric material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder; and
- an elastic band attached to said body and extending at least partially about said opening, said elastic band being operative to reduce a size of said opening.
 - 13. The protective device according to claim 12 wherein said fabric material is a terry cloth material.
 - 14. The protective device according to claim 12 wherein said body is sized to cover an upper end of a ladder side rail.

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- 15. The protective device according to claim 14 wherein said body is sized to cover an upper end of a ladder side rail having a ladder cover thereon.
 - 16. The protective device according to claim 12 wherein said body is sized to cover an upper end of a stepladder.
- 30 17. The protective device according to claim 12 wherein said body is reversible.

- 18. The protective device according to claim 12 wherein said elastic band is attached to said body by stitching.
- 5 19. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
 - a flexible body formed of a fabric material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder;
- an elastic band attached to said body and extending at least partially about said opening, said elastic band being operative to reduce a size of said opening; and
 - a fastening means attaching said elastic band to said body at an edge of said body surrounding said opening.

20. The protective device according to claim 19 wherein said fastening means is stitching

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